Introduction

This Final Evaluation Report documents the end findings of an external evaluation by Cleveland State University's Center for Neighborhood Development at the Maxine Goodman Levin College of Urban Affairs of Cleveland Housing Network's Bringing IT Home program. The program began in Fall 2002, and in Fall 2003 Cleveland State University provided a baseline report followed by an interim report in January of 2005. This Final Evaluation Report builds on both the initial and interim reports and compares results of a follow up survey to the baseline information. Below is a very brief summary of the findings:

> *Areas of participant improvement*
> - Computer Usage and Ownership
> - Increased online activity
> - Checking Accounts
> - Usage of Check Cashing Stores
> - Increase in positive financial events or conditions and decrease in negative financial events or condition
> - Employability
> - Help become more financially stable
>
> *Areas without statistically significant documented changes*
> - Usage of payday lenders
> - Confidence level (including ability to learn, opportunities to succeed and outlook on the future
> - Preparation to be a homeowner

Program Description

In Fall 2002, Cleveland Housing Network started a program in their Community Training and Technology Center called Bringing IT (Information Technology) Home. Cleveland Housing Network (CHN) describes the Bringing IT Home (BIH) program as a capacity building toolbox of hardware, software, training, data access and interactive web-based applications to foster financial literacy for low-income families working toward eventual homeownership. The program offers computer training, financial literacy training, the option to buy a home computer at half price through the Digital Access Revolving Loan Fund, and free access to unique and supportive online services. The three-year, $1 million program was funded with approximately $500,000 from the Department of Commerce's Technology Opportunities Program, and the remaining $500,000 from Cleveland Housing Network, Key Bank Foundation, National City Bank, and the Enterprise Foundation.

Desired Benefits and Logic Model

In their application for funding, CHN identified the desired preliminary and longer-term benefits of the BIH program. These include:

- Preliminary benefits
    - Increased technology skills
    - Money savings by using on-line banking services because check cashing institutions cost approximately $20/check
    - Savings in time and travel by eliminating in-person financial transactions, housing, financial and employment consultation
    - Improved monitoring of neighborhood housing
    - Nearly effortless communication capability between Lease Purchasers, CHN, mainstream financial services, community based organizations dedicated to financial literacy, and local government
- Long-term outcomes
    - Financial literacy
    - Lasting financial stability, including:
        - Successful homeownership
        - A culture of use for technology amongst Cleveland's most marginalized individuals

After further refinement of their program, CHN developed a draft logic model for BIH, showing inputs, activities, outputs, and outcomes. The following table depicts the outputs and outcomes:

Outputs
Classes
Digital Connectors
of counseling sessions
Key Bank mentoring
# of clients served
# of loans
# of referrals
# of computers purchased
# of people that graduate
# of on-line users
# of house visits/tech support calls
Outcomes
Short Term
Increased comfort with computer
Improved pre vs. post test scores
Established on-line banking account
Long Term
Increased employability
Increased homeownership
Decreased foreclosure
Increased civic involvement
Culture of technology

Evaluation Plan

CHN contracted with Cleveland State University (CSU) to provide an external evaluation of the BIH program. CSU designed a three-year evaluation to study and track the progress of approximately 200 clients over time using indicators reflecting the desired outcomes developed by CHN. The evaluation design used a reflexive one-group pre-test/post-test design. With this design, the target group is measured approximately at the point they enter the program and for each of the two years following their completion of the program and receipt of the computer. The pre-test/post-test differences were then examined and any changes can likely be attributed to the program. Also, when possible, the evaluation tracked individual program participants and thus analyzed panel data, increasing the validity of the findings.

The evaluation developed by CSU tracked progress toward most of the benefits and outcomes described above, however, not all of the desired benefits or long-term outcomes were feasible to document during the three-year grant period. Moreover, the survey instruments developed by CSU were primarily designed to measure changes in computer use and financial situations of participants. These surveys supplemented the ongoing internal data collection by CHN to document the outputs described above, such as number of classes, number of on-line users, number of house visits, etc. The CSU evaluation also did not administer the pre-tests and post-tests for the computer classes which were facilitated by CHN.

It is also important to note a limitation to the evaluation that was not apparent while designing the evaluation. The limitation is that CHN was not able to identify upon intake if a participant would be considered a "BIH program participant." CHN conducted many types of classes and programs at its Community Training and Technology Center, and potential BIH clients could enter the "program" through several avenues. For example, some people came for a homeownership class and then find out about the computer class and/or BIH program. Other potential BIH clients signed up for computer classes and then they found out they could purchase a computer through BIH. But many people who attended an orientation class have never heard of BIH and/or have no intention of completing each program component. Therefore, CHN only identified someone as a BIH participant at the end of the program when they have met the graduation requirements. These requirements included adults age 18+, living in Cleveland,

completing or testing out of Level I computer, completing Level II computer, completing the money management series, and purchasing a computer.

This difficulty in identifying program participants upon initiation of the program led to several revisions to the planned evaluation. First, because many of the respondents to the baseline survey did not complete (and may never had intended to complete) the various program components. Second, unlike the interim report where CHN distributed the survey only to the 87 participants who completed the requirements described above CHN distributed the follow up survey all 377 participants whether they only signed up for a class and never attended as well as those who graduated. And third, although the evaluation design assumed some "drop outs" to the program, it did not take into account the very low percentage of actual program graduates among the potential BIH participants who filled out the baseline survey when they started taking a computer or homeownership class. CHN had a goal of serving 200 low-income families through the BIH program: they were successful in that goal and had 203 graduates as of August 31, 2005. Therefore, out of the 377 participants who walked through the BIH doors. More than half (53.8%) completed the program.

ClassMate data information

CHN provided Cleveland State University with additional information on the participants who were sent follow up surveys to ascertain general demographics about the population being served as well as information on the classes that were offered in the Bringing It Home program.

Demographics

Only 76 (20.8%) of the participants in the BIH program were CHN families while 290 or (79.2%) were not. The vast majority (82.4%) of the participants were African American and half of the participants lived in a household headed by a female. In terms of income, nearly 64% of the households reported income below $18,000 a year, while only 5.8% reported earning over $36,000. The median household income for the population was approximately $15,000 compared with $39,168, which was the median household income for Cuyahoga County in 1999 (2000 U.S. Census). One benefit of graduating from the BIH program was the ability to obtain a loan from Key Bank for the purchase of a home computer. Sixty eight participants (18.6%) went through the

application process and 100% of them were approved. The Digital Access Revolving Loan Fund is central to the BIH program and was created by Key Bank specifically for this purpose.

Classes

Out of 377 participants, 241 (65.8%) completed at least one class. The most popular classes were the Level I and Level II computer classes (which were both ten sessions) and the How Does Your Money Grow class (which was four sessions). The Level II computer class had the highest completion rate (71.8%) among the three most popular classes. The table below describes additional class information:

Class	Number of individuals who signed up for the class (n=377)	Number of individuals who completed the class (n=268, 252, 227)
Level I Computers	268 (71.1%)	158 (59%)
Level II Computers	252 (66.8%)	181 (71.8%)
How Does Your Money Grow	227 (60.2%)	119 (52.4%)

The Savings and Investment class (three sessions) as well as the Understanding Your Credit (2 sessions) classes had very good completion rates of 73.8% (45 individuals completed the course) and 81% (51 individuals completed the course). The least popular classes were those that focused on home equity, leasing to purchase and option to purchase.

Testing

CHN was able to provide CSU with some limited testing results for the Level I computer class. Fifteen participants had scores for both the pre- and post- tests, three of which were graduates of the program. The scores on the pre-test ranged from 4.4% to 33.3%. There was a substantial increase on the post-test where the scores ranged from 64.4% to 100%. The average percentage point increase for all 15 individuals was 64.7% and among the three graduates was 74.8%.

Survey Results

Introduction. This report provides a summary of the findings from several surveys of BIH participants. The first baseline survey was devised with input and modifications from CHN staff, with the intention of providing a baseline for measuring BIH achievements. Given that the "nuts and bolts" of the program is computer use and money management, the baseline survey sought to collect information on the computer utilization patterns and financial practices of the participants before completing the training and receiving the computer. To this end, participants were given a baseline questionnaire, which will allow for comparison of participants' computer use and financial practices in future years. A revised version of the baseline survey was also distributed to new and potential BIH participants. The revised version added a few questions and clarified the response choices on a few questions, and these differences are noted as appropriate. Attached, as Appendix A is a summary of the 377 unduplicated responses, combining answers from both the original and revised baseline surveys.

In addition, a follow up survey was designed with many of the same questions as the baseline survey plus some evaluation questions about different program components including some qualitative, open-ended questions. CHN administered the follow up survey to 377 of participants who only had to sign up for a class and received 74 responses, a response rate of 19.6%. Among the subset of graduates the response rate was similar with 41 returning the survey out of 203 or 20%. However, out of the 74 returned surveys, over half (55.4%) were returned by graduates of the program. One reason for the low response rate may be due to the transitional nature of the population. After Cleveland State followed up CHN's initial attempt to collect the surveys we had 28 returned surveys that could not be mailed and this may have also been a hindrance when the CHN staff attempted to call the participants by phone. Another reason for the low response rate again was the fact that the survey was sent to a general population and not specifically targeted. Appendix B includes a summary of the 74 responses from the respondents to the follow up survey.

The sections below compare the aggregate responses to the baseline survey (from 377 collected) and the 74 aggregate responses to the follow up survey. In addition, because we were able to track the survey respondents by name, we have 41 graduates who filled out both the baseline and follow

up surveys. 25 of the graduates filled out a revised baseline survey and 17 filled out an initial baseline survey. The differences in their individual responses are noted as appropriate.

Computer Use. The follow up survey was administered to all 377 individuals who took the baseline survey, meaning they only had to sign up for one class and perhaps not even attend a session. The additional table highlights the results of those respondents (74) who filled out the follow up survey as well as the subset of the 41 people who graduated, meaning they finished the classes and had the option to purchase a computer. As the table below shows, among the baseline survey participants only 46.4% used computers, whereas the follow up survey showed 83.8% now use computers. Similarly, only 29.8% had a computer at home, whereas 70.3% of follow up survey respondents now have a computer at home. The graduates almost mirror the percentage increases for both categories.

	Combined Baseline (n=375) % Yes	Follow Up (n=74) % Yes	Graduate Combined Baseline (n=41) % Yes	Graduate Follow Up (n=41) % Yes
Do you use a computer outside of CHN computer classes?	46.4%	83.8%	50%	80.5%
Do you now have a computer at home? (only asked on the revised baseline and follow up)	29.8%	70.3%	32.5%	65.9%

Of those that use a computer outside of CHN computer classes, they reported on what type of activities they did on the computer. The activity mentioned most frequently is using the Internet for information, with 58% of computer users at baseline and 79% of computer users at follow up reporting that activity. The biggest percentage point increase (34.8%) was the time spent on word processing, followed by e-mail with a 33.7% point increase. Chat rooms were the activity listed the least in both the baseline and follow up surveys.

% spending some time on these activities:	Combined Baseline (n=174) *(n=71)	Follow Up (n=62)
Internet for Information	58.1%	79.0%
E-mail	26.4%	66.1%
Word processing	18.4%	53.2%
Games	33.9%	43.6%
Internet for Entertainment	31.0%	33.9%
Data Entry	26.4%	25.8%
Home Business* (only asked on revised baseline and follow up)	8.5%	8.1%
Chat Rooms	7.5%	4.8%

The follow up survey and the revised version of the baseline survey asked some additional attitude and behavior questions regarding computer use. The findings from these questions are documented below:

Have you ever been turned down for a job because you needed to know more about computers?

	Revised Baseline (n=136)	Follow Up (n=73)	Graduate Revised Baseline (n=41)	Graduate Follow Up (n=41)
Yes	27.2%	17.8%	26.1%	12.5%
No	55.2%	69.9%	60.9%	75.0%
Don't Know	17.7%	12.3%	13.0%	12.5%

The percentage of respondents who said they have been turned down for a job because they needed to know more about computers reduced from 27.2% at baseline to 17.8%% at follow up. Among graduates the percentage was reduced by more than half from 26.1% to 12.5%. The follow up survey also asked those who said they had been turned down if that was before or after participating in CHN's computer training program, and 61.5% said it was before CHN classes. (see Appendix B for more detailed results).

Have your computer skills ever helped you get a job or a promotion?

	Revised Baseline (n=131)	Follow Up (n=68)
Yes	22.1%	35.3%
No	48.1%	35.3%
Don't Know	29.8%	29.4%

The percentage of respondents saying their computer skills helped them get a job or a promotion is significantly higher in the follow up survey. Thirty five percent (35.3%) of individuals felt their computer skills helped them get a job or promotion, representing a 13.2% increase. The follow up survey asked if the job or promotion was before or after participating in CHN's computer training program, and 33.3% said it was after CHN's training, and an additional 4.2% said it was both before and after CHN training. In other words, 37.5% of those who said their computer skills helped them get a job or a promotion said it was after participating in CHN's computer training program.

These days, do you think it is necessary for people to use the Internet if they want to keep up with the times?

	Revised Baseline (n=136)	Follow Up (n=72)
Yes, it's necessary	87.5%	84.7%
No, it's not necessary	4.4%	9.7%
Don't Know	8.1%	5.6%

Almost all respondents believe it is necessary for people to use the Internet if they want to keep up with the times, with 87.5% saying yes at baseline and 84.7% at follow up.

Do you ever do any of the following when you go online? Check all that apply. (The percentages after "I don't go online" are based on the participants who do go online)*

	Revised Baseline *(n=136/97)	Follow Up *(n=73/58)
I don't go online	28.7%	28.7%
Buy something online	23.7%	34.5%
Online banking	16.9%	24.1%
Get financial information, such as stock quotes or mortgage interest rates	13.4%	19.0%
Look for information from a local, state, or federal government website	48.5%	69.0%
Go to websites that provide information or support for people interested in homeownership or home maintenance	21.7%	31.0%
Go to websites that provide information or support for people interested in money management	13.4%	15.5%
Take part in an online group that you consider yourself a member of	8.3%	8.6%

Some of the desired benefits and outcomes of the BIH program are increased use of online banking, improved communication with mainstream financial services, with community based organizations dedicated to financial literacy and with local government. It is interesting that the percentage of respondents who did not go online before getting involved with the BIH program remained the same after exposure at 28.7%. However, the results for the respondents who did go online show an increase in all of the activities. At baseline, only 16.9% used online banking when they went online, whereas at follow up 24.1% use online banking. There was a large increase in number of people who look for information from government websites, up from 48.5% at baseline to 69.0% at follow up. The percentage of people going to websites that provide information or support for people interested in homeownership or home maintenance increased as well from 21.7% at baseline to 31.0% at follow up. Of the 41 graduates who completed both the baseline and follow-up surveys, there were 25 who filled out the revised version and 17 of them (68%) indicated they went online in the follow up survey compared to 19 (76%) in the baseline survey, an actual slight decrease.

Financial Institutions and Current Financial Situation. The baseline and follow up surveys ask several questions about the participants' financial institutions and current financial situation. The first question asks if the respondent now has a checking account. In the initial baseline 62.5% said yes, they do have a checking account. The follow up survey participants' showed that 79.7% have a checking account. Of the 41 graduates who filled out both the baseline and the follow up surveys, most had no change in checking account status, but three respondents that did not have a checking account before the BIH program now have one.

Respondents were asked how they pay most of their bills. There was not much change between the baseline and follow up surveys, with the most frequent response being payment by checks (48.8% in the baseline and 48.5% in the follow up). Although still low in number, the percentage of respondents who pay most of their bills online increased significantly from 2.9% in the baseline to 9.1% in the follow up. The surveys ask how often they pay bills with money orders or cashiers checks. In the baseline survey, 59.5% said never or rarely, and the rest used money orders or cashiers check once a month or more to pay bills. The follow up survey showed about a 10% decrease in usage of money orders or cashiers checks to pay bills, with 70.2% never or rarely using them to pay bills.

The survey asked respondents about their usage of financial services, other than banks, that typically charge high interest rates and fees. Respondents were asked how often they use check-cashing stores and how often they use payday lenders. The tables below shows a 10% decrease among those who either never or rarely use a check cashing stores, but a similar usage pattern of payday lenders (baseline respondents at 92.3% vs. follow-up at 91.8%)

Frequency of Use	Check Cashing Combined Baseline (n=373)	Check Cashing Follow Up (n=74)	Payday Lenders Combined Baseline (n=374)	Payday Lenders Follow up (n=73)
Never	64.1%	71.6%	82.1%	78.1%
Rarely	19.3%	21.6%	10.2%	13.7%
Once a Month	6.7%	4.1%	5.1%	1.4%
Twice a Month	6.2%	1.4%	1.3%	5.5%
More Often	3.8%	1.4%	1.3%	1.4%

Of the 41 graduates who filled out both baseline and follow up surveys, we were able to track individual changes in usage of check cashing stores and payday lenders. The responses remained almost the same with 37 (90.2%) either never or rarely using a check cashing store at baseline and 39 (95.1%) at the follow-up. Similar to the total respondents was the usage pattern for payday lenders. 39 (95.1%) never or rarely used the service before graduating compared to 38 (92.7%) after graduating. In addition, when comparing the total population to the graduate subset the percentages are similar.

The revised baseline survey and the follow up survey asked some additional questions about the respondents' financial situation. The tables below summarize the findings of these questions.

During the last few years, has your financial situation been:

	Revised Baseline (n=138)	Follow Up (n=72)
Getting better	29.9%	38.9%
Getting worse	34.3%	27.8%
Stayed the same	35.8%	33.3%

Thinking back over the past three months, have you been able to save any money? If yes, how much have you saved in the past three months?

Able to Save?	Revised Baseline (n=353)	Follow Up (n=69)	Amount Saved	Revised Baseline (n=24)	Follow up (n=18)
Yes	17.5%	26.1%	$1-$100	16.7%	22.2%
No	82.5%	73.9%	$101-$150	16.7%	5.6%
			$151-$300	33.3%	33.3%
			$300+	25.0%	22.2%
			NR	0.0%	16.7%

Respondents were also asked about various financial events and conditions that may have happened to them during the last 12 months. Although complete results are shown in Appendix A and B, the table below highlights some of the financial events that showed the most change between the baseline and follow up surveys.

	Revised Baseline (n=138)	Follow Up (n=74)
"Positive" Financial Events or Conditions		
Checked my credit report	25.4%	47.3%
Paid off a debt	22.5%	35.1%
Received the EITC	20.3%	27.0%
Got a raise at work	16.7%	23.0%
Received a credit card	13.8%	20.3%
Improved credit score	9.4%	16.2%
Received a bank loan	4.4%	10.8%
"Negative" Financial Events or Conditions		
Fell behind on rent or mortgage	22.5%	13.5%

The financial events or conditions listed above show an increase in the positive events at follow up and a decrease in negative events at follow up. The percentage of respondents who received a bank loan or checked their credit report approximately doubled from 4.4% and 25.4% at baseline to 10.9% and 47.3% respectively. In addition, at baseline only 22.5% had paid off debt, but at follow-up 35.1% had.   The BIH program component that offers participants the option to buy a computer through the Digital Access Revolving Loan fund is one explanation for the increase in those receiving a bank loan. There were also decreases in some of the negative financial events or conditions. There was a marked decrease in those who fell behind on rent or mortgage, down from 22.5% at baseline to 13.5% at follow up. Among graduates, those who paid off debt and checked their credit more than doubled from 12% and 20% to 26.8% and 43.9% respectively. There was a

substantial increase from 4% of graduates at baseline to 22% at follow up who improved their credit score as well as those who received a raise at work up to 27.3% from 16.0%. Unlike the general population, there was actually a significant increase among graduates from 28% to 41.5% of those who were pressured to pay bills and relatively no change in those who fell behind on their rent or mortgage, decreasing less than three percent from 12% to 9.8%.

CHN was also interested in knowing whether participants have a better outlook on the future as a result of the BIH program. The revised baseline survey and follow up survey asked respondents how they felt about their ability to learn, their opportunities to succeed, and their outlook on the future. There was little change between the baseline and follow up survey responses, with responses actually turning less optimistic for two of the categories. For example, in the baseline survey, 97.8% of the 137 respondents said they felt excellent or good about their ability to learn, and 94% of the 66 follow up survey respondents said they felt excellent or good. Similarly, 95.7% of baseline survey respondents felt excellent or good about their opportunities to succeed, but 92.2% said excellent or good on the follow up. In contrast however, people's outlook on the future slightly increased where 88.2% of revised baseline respondents said they felt excellent or good about their outlook on the future, and slightly more, 92.2%, of follow up respondents felt excellent or good. Although the percentages in two out of the three categories decreased slightly, one explanation could be attributed to the awareness participants gained while involved in the BIH program and as a result had a more realistic outlook on their present situation.
 (More detailed responses are recorded in Appendix A and B.)

Post-Program Follow Up Evaluation. The follow up survey of BIH graduates asked some

additional questions about program improvement. Complete results are given in Appendix B, but

findings are summarized here.

*Overall, what did you find **most** helpful about the Bringing IT Home program*? *(be specific)*
(Common responses grouped together, and frequency of responses noted in parentheses. Note that
some respondents may have listed more than one item.)

- The instructors/counselors (14)
- Learned how to use a computer/basics (14)
- Learned how to use the Internet/researching (10)
- Financial program/budgeting (8)
- Computer classes (7)
- Learning specific computer programs (4)
- Owning a computer (at a discount) (4)
- Increased self worth/confidence (3)
- Didn't participate (3)
- Obtained better employment (2)
- Flexibility of classes/hours (2)
- Other (12) (See Appendix B for actual responses)

What do you think could be done to improve the program? (be specific)
(Common responses grouped together, and frequency of responses noted in parentheses. Note that
some respondents may have listed more than one item.)
- Additional hours/days (13)
- Nothing/program is great/keep it going (11)
- More one on one instruction/additional staff (4)
- Slow down the pace for some learners with no computer background. (3)
- Not sure (3)
- More assistance regarding home ownership/maintenance (2)
- More advanced courses (ex: Internet, Microsoft Office) (2)
- Other (12) (See Appendix B for actual responses)

One question that could not be analyzed on the interim report was re-worded before the final follow

up survey, regarding specific parts of the BIH program.

*Please tell us about the various parts of the Bringing It home program. For each area listed below,
check off whether you used that program. Then use the space beside it to make any comments you'd
like to pass on to CHN-were you satisfied? (See Appendix B for the full listing).*

67 (90.5%)	Computer training
34 (46.0%)	Financial literacy training
33 (44.6%)	Internet access from home
15 (20.3%)	Bank loan to purchase a computer
13 (17.6%)	Online access to Cleveland Housing Network services
9 (12.2%)	Opportunity to open a bank account
9 (12.2%)	Financial mentoring or coaching

Do you think the Cleveland Housing Network's Bringing IT Home program helped prepare you to be a homeowner? 65 responses

    46.2%   Yes
    16.9%   No
    36.9%   Don't Know

If YES, what part of the program especially helped prepare you for homeownership?
(Common responses grouped together, and frequency of responses noted in parentheses. Note that some respondents may have listed more than one item.)

- Money management program/budgeting (8)
- Saving (8)
- Improving credit (5)
- Financial education/literacy (4)
- Investing (3)
- Already a homeowner (3)
- Steps to take to own a home/what to look for and what to ask (3)
- The whole program (2)
- Other (3) (See Appendix B for actual responses)

If NO, what more could be done to help you become a homeowner?
(Common responses grouped together, and frequency of responses noted in parentheses. Note that some respondents may have listed more than one item.)
- Employment/better financial situation (3)
- Already a homeowner (2)
- Provide advice and avenues for financing (2)
- Did not participate in the program (2)
- Other (6) (See Appendix B for actual responses)

Do you think Cleveland Housing Network's Bringing IT Home program helped you become more financially stable? 61 responses

    54.1%   Yes
    6.6%   No
    39.3%   Don't know

If YES, what part of the program especially helped you become more financially stable?
(Common responses grouped together, and frequency of responses noted in parentheses. Note that some respondents may have listed more than one item.)

- Money management (saving, spending wisely) (9)
- Everything (4)
- Budgeting (4)
- How Your Money Grows class (2)
- Learning how to use the computer (2)
- How to pay off debt/straighten out accounts (2)
- Other (6) (See Appendix B for actual responses)

If NO, what more could be done to help you become more financially stable?
(Common responses grouped together, and frequency of responses noted in parentheses. Note that some respondents may have listed more than one item.)
- Not sure (2)
- Teach me to save
- Didn't finish

Conclusions

In conclusion, there were several areas where the follow up survey documented improvement among respondents, although there are some areas of interest to CHN where there has not yet been documented improvement. Some key findings include:

Areas of participant improvement.

- *Computer Usage and Ownership.* As expected, the computer use and computer ownership among respondents to the follow up survey are significantly higher than the baseline survey results. At baseline, only 46.6% of respondents said they used a computer outside of CHN computer classes, but 83.8% of follow up respondents said they use a computer outside of class. Among baseline survey respondents, only 29.8% had a computer at home, but 70.3% of follow up respondents now have a computer at home. Among the 41 people who graduated and filled out both baseline and follow up surveys, there are 13 people, or 30%, who did not use a computer outside of CHN computer classes at baseline who now do, and there are 16 people (or 40%) who did not have a computer at home at baseline who now do at the time of the follow up survey. This indicates that the BIH program has been very successful at increasing computer usage and computer ownership among those who complete the program.

- *Increased online activity.* Some of the desired benefits and outcomes of the BIH program are increased use of online banking and improved access to mainstream financial services, community based organizations dedicated to financial literacy and local government. Comparing the follow up survey results to the baseline responses, there was an increase in all of these types of desired online activities. At baseline, only 16.9% used online banking when they went online, whereas at follow up 24.1% use online banking. There was a large increase in number of people who look for information from government websites, up from 48.5% at baseline to 69% at follow up. The percentage of people going to websites that provide information or support for people interested in homeownership or home maintenance increased ten percentage points, from 21.7% at baseline to 31% at follow up.

- *Checking Accounts.* There was also an increase in the percentage of respondents with checking accounts at follow up compared to baseline. At baseline, 62.5% had checking accounts and at follow up 79.7% had checking accounts. Of the 41 graduates who filled out both the baseline and follow up surveys, most had no change in checking account status, but three respondents who did not have a checking account before the BIH program have one now.

- *Usage of Check Cashing Stores.* At baseline, 64.1% of respondents said they never use check cashing stores, and at follow up this percentage increased to 71.6% saying they never use check cashing stores. Of the 41 graduates who filled out both baseline and follow up surveys, we were able to track individual changes in usage of check cashing stores and payday lenders. Twenty seven (27) participants had no change in usage of check cashing stores, but 8 reported using them less often in the follow up survey than on the baseline survey, and 6 reported using them more often. Some shifts in usage were small, for example from rarely to never, or once a month to never.

- *Increase in positive financial events or conditions and decrease in negative ones.* Unlike the interim report where the follow up survey was filled out by BIH graduates, who had to complete a series of money management classes, including the topics of credit and savings, the final evaluation is based on respondents from the total population of 377 participants. However, like the interim report there was still a significant increase in positive events and a decrease in some of the negative ones. The percentage of respondents who received a bank loan more than doubled from 4.4% to 10.9% and those who checked their credit report rose from 25.4% at baseline to 47.3% at follow up. In addition, at baseline only 22.5% had paid off debt, but at follow-up 35.1% had. The BIH program component that offers participants the option to buy a computer through the Digital Access Revolving Loan fund may explain the increase in those receiving a bank loan. There were also decreases in some of the negative financial events or conditions. There was a marked decrease in those who fell behind on rent or mortgage, down from 22.5% at baseline to 13.5% at follow up. Among graduates those who paid off debt and checked their credit more than doubled from 12% and 20% to 26.8% and 43.9% respectively. There was a substantial increase from 4% of graduates at baseline to 22% at follow up who improved their credit score as well as those who received a raise at work up to 27.3% from 16.0%. There was actually a significant increase among graduates from 28% to 41.5% of those who were pressured to pay bills and relatively no change in those who fell behind on their rent or mortgage, only decreasing from 12% to 9.8%.

- *Employability.* 35.3% of follow up survey respondents said that their computer skills helped them get a job or promotion, and 33.3% of them said that was after CHN's computer training. Among graduates 30.8% of the follow up survey respondents said the program helped them get a job or promotion and 50% of them said it was after CHN's computer training and additionally 1 graduate (8.3%) said their skills helped them both before and after.

- *Help become more financially stable.* One of the CHN's desired long-term benefits for the BIH program was for participants to have lasting financial stability. In the follow up survey, 54.1% said the BIH program helped them become more financially stable and among graduates it was 63.9%.

Areas without statistically significant documented changes.

- *Similar usage of payday lenders.* The follow up responses show no significant improvement in the usage of payday lenders. At baseline, 82.1% said they never used payday lenders, actually decreasing slightly to 78.1% who said at follow up that they never use payday

lenders. Of the 41 graduates who filled out both baseline and follow up surveys, most (34) had no change between their baseline and follow up surveys. There were three people who reported using them more often and four reported using them less often on the follow up survey.

- *Confidence level.* CHN was also interested in knowing whether participants had increased their confidence level as a result of the BIH program. The revised baseline survey and follow up survey asked respondents how they felt about their ability to learn, their opportunities to succeed, and their outlook on the future. There was little change between the baseline and follow up survey responses, with responses actually turning less optimistic in regards to their ability to learn and their opportunities to succeed. For example, in the baseline survey, 97.8% of the 137 respondents said they felt excellent or good about their ability to learn, and only 94% of the 66 follow up survey respondents said they felt excellent or good. Similarly, 95.7% of baseline survey respondents felt excellent or good about their opportunities to succeed, but 92.2% said excellent or good on the follow up. And finally, 88.2% of revised baseline respondents said they felt excellent or good about their outlook on the future, and slightly more, 92.2%, of follow up respondents felt excellent or good. Although the percentages in two out of the three categories decreased slightly, one explanation could be attributed to the awareness participants gained while involved in the BIH program and as a result had a more realistic outlook on their present situation. Overall, the changes in all three categories were so slight and not deemed statistically significant.

- *Preparation to be a homeowner.* Less than half (46.2%) of the follow up survey respondents said they felt the BIH program helped prepare them to be a homeowner. One of CHN's desired long-term outcomes for the BIH program is increased homeownership. Perhaps this relates to the lack of understanding among many participants of the whole BIH program – many started just because of computer classes and didn't necessarily have a goal of homeownership. In fact, several of the follow up survey respondents were already homeowners. The survey results for graduates were similar with only 48.6% feeling that the program prepared them for homeownership.

Final Summary

Overall, the BIH program has shown improvement in many participants' computer and financial literacy skills, attitudes and behaviors. There are only a few areas where improvement has not been documented. If CHN wishes to strengthen the connection between the BIH program and its desired long term outcome of increased homeownership, it may wish to better market the "package" and the

intended benefits to participants and differentiate between those individuals who merely sign up for a class and those that are dedicated participants.

This Final Evaluation Report indicates differences in attitudes and behavior for BIH participants regardless of their level of involvement in the program by using a follow up survey. This allowed some comparison between those who graduated to those who do not with the intention of attributing positive changes to the program. The final evaluation also supplemented the external evaluation with information from CHN, such as pre- and post-tests for computer and financial literacy classes and other population characteristics of participants.

On the whole, based on the follow up surveys, the BIH program affected the general population about the same as it affected its graduates with a few exceptions. There were many participants, however, who benefited despite not completing all the requirements to graduate. As indicated by the increased percentages in several categories, participants across the board gained enough knowledge to increase both their computer skills and financial awareness. Therefore, the lack of a significant difference between the two groups should not be seen as a negative outcome, rather it should be viewed as encouraging, that even taking one class helped make positive changes in BIH participants. Without a better return rate for both the larger population as well as the graduate subset it was hard to draw any more defined conclusions between the two groups.

Cleveland Housing Network, Inc.
"Bringing IT Home"
Case Study: September 2002 – September 2005
http://www.chnnet.com

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For more information about Bringing IT Home, please contact

Dejuan Perrymond, Director of Information Technology
Cleveland Housing Network
2999 Payne Avenue Suite 306
Cleveland, Ohio 44114
216-574-7100   http://www.chnnet.com

I.   Executive Summary

Bringing IT Home: Narrowing the Digital Divide in Cleveland

With significant support of the United States Department of Commerce Technology Opportunity Program[1], the Cleveland Housing Network introduced the Bringing Information Technology Home Program to help bridge Cleveland's Digital Divide. Bringing IT Home is a program dedicated to helping low-income Clevelanders develop the skills they need to engage in today's digital society. An interactive toolbox of online resources, Bringing IT Home is an innovative program designed in partnership by CHN's IT Department, Family Services Department, as well as the Community Training Center staff.

At the heart of the Bringing IT Home Program, low-income Clevelanders who have little or no computer experience are able to purchase a subsidized home computer after completing free computer and financial literacy training. Upon the completion of 20 weeks of computer training and 8 weeks of financial literacy classes, clients can literally take home a personal computer. Qualifying graduates can purchase a new computer through using the Digital Access Revolving Loan Fund, a low-interest loan offered by Key Bank[2].

Initiatives

- On-line banking / money management features including a spending tracker and budget spreadsheets in Excel.
- Personal financial coaches/mentors to help build financial literacy skills, and provide advice on financial opportunities.
- Building healthy neighborhoods through on-line access to the City of Cleveland's Building and Housing code violation system, including the ability to apply for construction permits via the Internet.
- Web-based Instant Communicator Software to provide a digital community among CHN residents, including the ability to gather information, ask questions, participate in the resident-managed Resident Advisory Council and connect with other residents.

Outcomes

- Bridging the digital divide to over 200 low-income families by increasing technology skills and providing personal home computers.
- Encourage clients to avoid the fringe economy, and participate in mainstream banking services
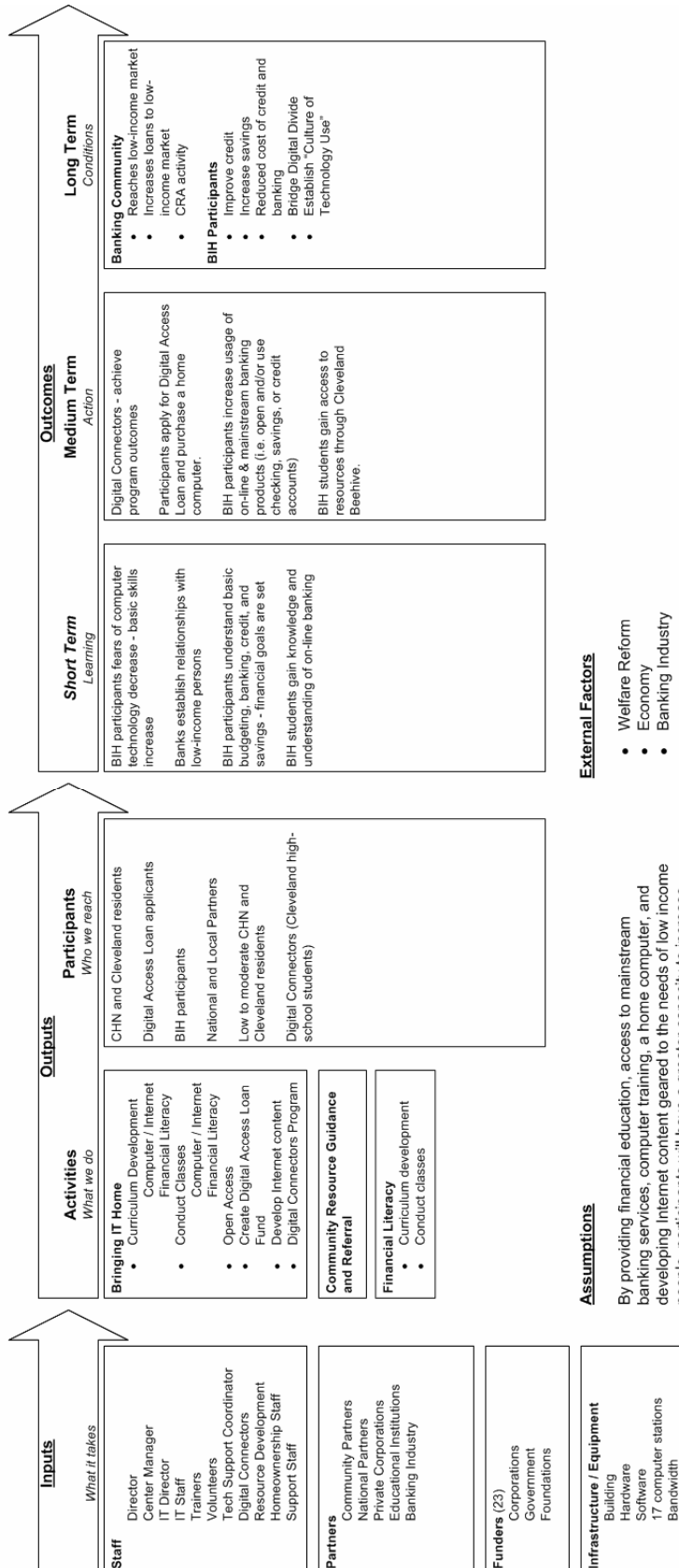
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[1] http://www.doc.gov
[2] http://www.keybank.com

II. CHN Bringing IT Home Logic Model

Cleveland Housing Network, Inc.
Bringing IT Home Logic Model

Situation
Low income people are operating in a fringe economy lacking access to financial education/literacy, mainstream banking services, and more recently community technology and training.

Inputs
What it takes

Staff
- Director
- Center Manager
- IT Director
- IT Staff
- Trainers
- Volunteers
- Tech Support Coordinator
- Digital Connectors
- Resource Development
- Homeownership Staff
- Support Staff

Partners
- Community Partners
- National Partners
- Private Corporations
- Educational Institutions
- Banking Industry

Funders (23)
- Corporations
- Government
- Foundations

Infrastructure / Equipment
- Building
- Hardware
- Software
- 17 computer stations
- Bandwidth

Outputs

Activities
What we do

Bringing IT Home
- Curriculum Development
  - Computer / Internet
  - Financial Literacy
- Conduct Classes
  - Computer / Internet
  - Financial Literacy
- Open Access
- Create Digital Access Loan Fund
- Develop Internet content
- Digital Connectors Program

Community Resource Guidance and Referral

Financial Literacy
- Curriculum development
- Conduct classes

Participants
Who we reach

- CHN and Cleveland residents
- Digital Access Loan applicants
- BIH participants
- National and Local Partners
- Low to moderate CHN and Cleveland residents
- Digital Connectors (Cleveland high-school students)

Outcomes

Short Term
Learning

- BIH participants fears of computer technology decrease - basic skills increase
- Banks establish relationships with low-income persons
- BIH participants understand basic budgeting, banking, credit, and savings - financial goals are set
- BIH students gain knowledge and understanding of on-line banking

Medium Term
Action

- Digital Connectors - achieve program outcomes
- Participants apply for Digital Access Loan and purchase a home computer.
- BIH participants increase usage of on-line & mainstream banking products. (i.e. open and/or use checking, savings, or credit accounts)
- BIH students gain access to resources through Cleveland Beehive.

Long Term
Conditions

Banking Community
- Reaches low-income market
- Increases loans to low-income market
- CRA activity

BIH Participants
- Improve credit
- Increase savings
- Reduced cost of credit and banking
- Bridge Digital Divide
- Establish "Culture of Technology Use"

Assumptions

By providing financial education, access to mainstream banking services, computer training, a home computer, and developing Internet content geared to the needs of low income people, participants will have a greater capacity to increase their economic standing.

External Factors
- Welfare Reform
- Economy
- Banking Industry

1.0 Data and Programmatic Tracking Tools

CHN created ClassMate – Program Management Software to track information and activities of the Bringing IT Home program. ClassMate[3] is a modular "learning management system" used to track client information and course offerings. ClassMate currently tracks 7000+ clients and used by 22 end-users.

The following information is tracked: contact information, demographics, training history, pre/post assessment results, trainer feedback, homeownership/credit counseling history, computer loans/payments, computer inventory, as well as client anecdotes.

Using ClassMate, CHN is able to generate customized reports based on the collected data. For example, ClassMate will produce reports to display the progress of clients that are working toward completing the BIH program. CHN will also produce reports that summarize demographic profiles of clients enrolled in the program. These are just two examples of 41 customized reports produced by ClassMate and used by program staff to monitor programs and make strategic decisions.

2.0 Program Assessments

ClassMate also includes a module that allows CHN to evaluate the effectiveness of the Brining IT Home Program by tracking assessments of the outcomes exhibited by BIH participants. BIH participants are given pre-and post-tests at the beginning and completion of each class to determine the amount of any improvement. Through careful analysis and tracking of these pre- and post- tests, the ClassMate system helps CHN determine trends in competency improvements. This allows CHN to hone instruction in areas that clients do not comprehend. CHN also uses the output reports to compare the rate of comprehension between classes.

Using the program assessment tracking module of ClassMate, staff are able to view real-time snapshots of a client's performance in the program. Using ClassMate, CHN was able to determine that every BIH client met his or her benchmarks that were established at the beginning of the program.

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[3] Available online at https://secure.chnnet.com/classmate/

2.1   Baseline Measurements and Comparisons

CHN contracted Cleveland State University's Center for Neighborhood Development at the Maxine Goodman Levin College of Urban Affairs[4] to measure the impact of the Bringing IT Home program. CSU developed a survey to capture the change in BIH clients' attitudes and behaviors. The survey was administered continuously through the program. At the mid-point of the program, CSU provided an interim report. The interim report gave CHN the opportunity to adjust programming. At the close of BIH, CSU issued a final report to CHN as well as the Department of Commerce.

CHN requested that all participants complete a computer and financial assessment. The CSU evaluation methodology is listed below.

All applicants are tested for the minimum core competencies using a baseline skill evaluation test. The average score on each individual participant's pre-assessment was 33%, which was directly related to the lack of computer knowledge and experience amongst low-income Clevelanders. After those same students completed CHN's post-assessment, readings reflected that scores had improved to an average of 88%, an increase of 55% over their initial scores. These results indicated a much higher level of competency on the post-assessment. People felt more comfortable interacting with the computer, less afraid, and much more knowledgeable. Anyone who did not receive a passing score on the post-assessment was offered additional help or the chance to repeat the course.

In addition to creating the online curriculum, CHN revised the series of 24 weeks of Bringing IT Home trainings. The training regimen was examined to identify ways to best integrate the online resource curriculum into the trainings.

A major lesson learned was around the motivation of the participants that participated in the program. Most participants entered the program because they felt that computers and technology were important, but they didn't know how to apply them to everyday living. Participants repeatedly stated these sentiments on the first day of the program when asked why they enrolled in the BIH program.

BIH graduates recognize that computers are important in everyday life. By the end of the program they have significantly integrated computers into their lifestyles by staying in touch with family using email, improving their skill base to qualify for better paying jobs, developing better research skills, viewing their credit reports on-line, making online payments, e-filing their taxes, and accessing their bank's on-line banking system, all of which were BIH program objectives.

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[4] http://urban.csuohio.edu

3.0 **Skills Training and Capacity Building**

Level I, II & III Computer Classes: The Community Training Center offers a comprehensive continuum of computer classes that act as a springboard to computer literacy. These courses assist clients develop a thorough understanding of basic computer operation, Internet navigation and the use of Microsoft programs (Excel, Word & PowerPoint), equipping students with the skills necessary to adapt to today's digital standards. After completion of the three computer courses, Training Center clients are not only better prepared to maneuver within today's workforce, but are positioned to enter the education mainstream by continuing coursework at Cuyahoga Community College[5] - Cleveland's premier community college.

> Money Management: **CHN's financial literacy curriculum demystifies financial concepts, processes and services, empowering clients to take charge of their economic well-being. It provides clients with the basic skills, knowledge and confidence to make informed judgments and effective decisions in the management of their finances and includes instruction regarding the use of mainstream financial services, money management, family budgeting, saving, investing, the wise use of credit and the dangers posed by predatory lenders.**

Finally, interactive, CHN-developed web tools help client's access mainstream financial services via the Internet.

3.1 **Yearly Program Graduation**

CHN graduated 200 clients from the Bringing IT Home Program. These individuals are now well equipped with the applied technology and financial literacy skills in which to traverse digital and economic divides. What's more, CHN has fostered a culture of use amidst BIH clients by opening the door for a personal home computer purchase at price our families can afford.

Below is a graph of outcomes that took place during the three year grant period with the U.S. Department of Commerce's Technology Opportunities Program.

	Level I – Computer Class	Level II – Computer Class	Money Management – Financial Literacy	BIH Graduates
2003	227	250	257	31
2004	225	147	439	92
2005	138	123	461	77
Total	590	520	1157	200

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[5] http://www.tri-c.edu

4.0   In-Home Computer Ownership Program

Under BIH, clients who complete the basic computer training (10 weeks of Level I and 10 weeks of Level II) as well as the financial literacy training (8 weeks of My Money) are able to purchase a subsidized computer.

BIH uses brand new Internet ready machines from vendors including Dell[6], Gateway[7], and IBM[8]. The typical configuration is a computer with an 2 GHz Intel Celeron processor, 256 MB of RAM, 40 GB hard disk, 56.k modem, 10/100 Ethernet, Microsoft XP Home Edition, Microsoft Office Standard Edition (Word & Excel), 17" CRT monitor, and a 3 year warranty. The typical price CHN paid for a BIH computer including shipping was $667.

With the help of the TOP grant, BIH provided a 50% subsidy to the cost of the computer, resulting in a $333.50 out-of-pocket expense for clients. Clients were able to pay for the computer in cash, make layaway payments, or access Digital Access Loan. Created with the support of Key Bank, one of CHN's strongest partners, the Digital Access Loan is a micro loan product developed to specifically meet the needs of the BIH client. The loan's terms are 15 months with an approximate payment of $25.   The Digital Access Loan is a successful vehicle through which BIH clients can improve their credit histories.

5.0   Technical Support – Digital Connectors

Digital Connectors[9] are public high-school students trained in the areas of technology, money management, entrepreneurship, and leadership. 24 Digital Connectors were trained under BIH. After training, Digital Connectors were hired to provide technical support to BIH clients through one-on-one tutoring of clients, acting as teacher's assistants, and computer troubleshooting/maintenance.

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[6] http://www.dell.com
[7] http://www.gateway.com
[8] http://www.ibm.com
[9] An online scrapbook can be found at: http://www.chnnet.com/cttc/dcwebsite/

6.0   Online Resource Modules

CHN's collection of online resources tailored to meet the specific needs of the BIH client is located on the Resident Resources section of the CHN website[10].

The primary content of the database is divided into main topic areas that will link users to questions, answers, examples, and local resources. Upon entering each topic area, users will see a list of questions and answers relating to the topic area of their interest. The answers also include links that refer the user to service providers and community resources that may also be able to answer their questions.

To access the database, the user will be instructed to choose a topic area and then choose the question that matches their need. If none of the listed questions meet the user's needs, then the user has the ability to submit their own question to CHN. Upon receiving the question, CHN will review the submission research the answer, and add both the question and answer to the database system. As each new question is added to the database, CHN will add the appropriate resource to meet the need. This type of community resource tool is a model for developing a responsive, interactive, and comprehensive list of community resources.

6.1   Community Volunteer Board

The CHN Community Training Center serves over 1300 people per year in the areas of financial literacy, computer training, homeownership counseling, and resource assistance. CHN designed a matching system that pairs potential volunteers with community volunteers who can assist with the specific needs of our users. Once volunteers fill an application form located on CHN's community portal, a profile is created that can be sent to the appropriate and relevant community organizations that seeks volunteer support. The following is a list of volunteer categories: Computer Tutoring, Computer Installations, Job Coaching, Financial Mentoring, Financial Planning, Adult Literacy, Legal, Small Business Mentor, Research, Resume Coaching, Newsletter Editor, General Office Assistance, Event Organization, and Fundraising. Anyone searching for help in these areas can view profiles of volunteers who wish to contribute in those same areas. Volunteers also can select how they want to volunteer, choose whether they want to volunteer with adults or children, and during which times.

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[10] http://www.chnnet.com

6.2   Financial Literacy Curriculum

CHN completed an online financial literacy module that contains interactive curriculum that compliments the financial literacy and money management classes provided at the Community Training Center. BIH program graduates are anticipated to use this module as a resource well after graduation. Graduates now have unlimited access to critical information that can be used to help them make better financial decisions. The online module contains the following four components:

1.) Definitions – The online module has a glossary of important relevant financial institution terminology. Terms are defined using words that are easy to understand, and definitions include examples that users can apply to their own situation.
2.) Online and downloadable worksheets – The online module contains monthly budget, annual budget, and cash flow worksheets that are designed to help users communicate and interact with financial counselors.
3.) Resources – The online database links users to appropriate organizations and information sources that can provide further assistance to users seeking information about healthy financial practices.
4.) Calculators – The online database contains a savings calculator, an interest calculator, a transaction calculator (to calculate the cost of using checks, money orders, etc.) a salary calculator (to convert hourly wage to annual salary and annual hourly with and without tax and other payroll deductions).

CHN's online Financial Literacy module also assists users navigate online banking systems. The site links users to each conventional financial institution that services the Cleveland area. Once linked into the bank's site, users are able to receive "demos" (demonstrations) about online banking, "login" to online banking and "signup" for online banking. This site is a useful resource that encourages BIH graduates and other users to access and utilize conventional mainstream banking practices.

The Financial Literacy module also contains CHN's Spending Tracker System. This program allows users to develop a cash flow chart that can be analyzed by the user and outside advisors to determine expense priorities and spending leaks.

The final component of the Financial Literacy module is CHN's Online Financial Mentoring Program. Using the Instant Communicator system, users can access and communicate with financial mentors who can provide helpful money management advice.

6.3   Housing Counseling and Home Maintenance Guide

CHN completed an online homeownership counseling module that is an interactive resource to help users determine if it's the right time to buy. The curriculum places special emphasis on the needs of low- to moderate income, first-time homebuyers by helping users determine their readiness for homeownership; identify barriers to homeownership; develop a plan to achieve homeownership; access detailed information about the home search and purchase processes; become aware of the myriad challenges and responsibilities of owning a home; identify strategies for using homeownership to build additional wealth; and retain homeownership should financial difficulties arise.

The online homeownership counseling module also contains helpful information on home maintenance. This interactive site combines picture diagrams and explanations to help users learn more about plumbing systems, electrical and furnace systems, roofing, and seasonal maintenance activities. In addition, users are linked to helpful information about energy conservation, home safety, financing home improvements, and home repair resources in the community.

6.4   Jobs Board Resource Tool

The Online Jobs Board was designed based on the experience helping BIH participants find employment. Finding a job is a time consuming and difficult process. Steps in the process include: resume preparation, locating potential employers, application completion, and finally job interviewing. CHN's Jobs Board eases the process of finding a job by providing direction and advice for each one of these important steps.

6.5   Online Rent Payments

For the first time ever, CHN residents are now able to pay rent online. The resident is required to log on using their username and password. Upon successful authentication using SSL, CHN residents can pay rent or access past charges or credits.   The development of this process and application took extreme coordination between the IT, Property Management, and Accounting departments. CHN contracted the E-Rent Payer System to assist in implementation.   Payments can be made online by residents 24-hours a day. This system both greatly increases organizational efficiency and resident satisfaction, by eliminating data entry, reducing travel time, and encouraging residents to be   connected   to   mainstream   banking.

6.6   Online Instant Communicator

The Instant Communicator software was developed by a company called WebMaster Inc.[11], who specializes in online communication software.   This software system was implemented in the final quarter of BIH.   One channel of the Instant Communicator is allocated for use by the Cuyahoga Earned Income Tax Credit Coalition[12] during the 2006 tax preparation season. Tax experts will use the communicator to chat with tax preparers. The Instant Communicator will allow the Coalition to effectively share its tax experts amongst Coalition sites without the expert having to be physically at a site.   Other channels of the Instant Communicator allow for real-time communication between residents and financial literacy experts.   CHN also developed an application to allow residents to chat live with members of the Resident Advisory Council via any web browser.

6.7   Online Request for Property Mgt. Service

The Online Request for Property Management Services tool allows residents living in CHN properties to view a complete maintenance call history, log new maintenance calls, and check the status of current calls through a standard web browser. The maintenance call history is sorted by call date and includes the nature of the call. If the resident has a problem with their unit they can log a call ticket using the Request system. There is a date stamp feature that stamps the call ticket with the current date and time (this date is read-only and cannot be changed). The head of the household's name is also printed on the ticket. A confirmation is given once the ticket is submitted as written verification that CHN received the call ticket.

Other relevant maintenance forms including seasonal maintenance checklists and best practices are available on the maintenance homepage.

6.8   Online Resident Advisory Council

All residents with computers and Internet access can now view information about upcoming Resident Advisory Council meetings as well as information pertaining to past RAC meetings. When a CHN resident logs in to the system they will see the dates and locations of all past meetings, the date and location of the next scheduled meeting, number of attendees, major topics that were addressed at the previous meetings, as well as topics planned for the upcoming meeting.   The archive has a history of all past meetings.   The current topic list can be appended to as more topics are submitted through the Online RAC.   Currently, when a resident has a particular comment or concern they must send it through a representative that plans on attending the meeting. He or she has to check with that representative to learn the resolutions. This adds another step for the resident and overall is not very efficient when a resident needs their concerns addressed immediately.   The Online RAC streamlines communication between the resident and the entire council by allowing residents to communicate real-time using the Instant

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[11] http://www.webmaster.com
[12] http://www.refundohio.org

Communicator. If a resident can't participate live, he or she can leave comments or suggestions for the council. All resolutions are posted online immediately following the RAC   meeting.

6.9   Interactive Code-Enforcement and Building Permits Database

This website designed for the City of Cleveland's Building and Housing Department[13], allows homeowners and contractors to apply for most mechanical permits online. Applying online saves time and removes the need for a trip to City Hall. This allows Cleveland citizens to fix problems, correct violations, or just make improvements conveniently from any location with Internet access.

Permit types included in this online system are electrical, plumbing, and HVAC (Heating, Ventilation, Air Condition/Refrigeration & Fuel Gas Piping) Construction types for the permit types listed above: New construction or addition; Change of use Repairs/Alterations with structural changes; Repairs/Alterations without structural changes; Violation correction

The user first registers or logs in, and then fills out the correct application and submits their credit card information. Building and Housing staff is then notified to review the application, print and mail the permit, and flag the online permit so the user will be notified that their permit is in the mail.

Permits are generally received within 3 business days following completion of the online application.

The system has increased the efficiency of the 96 building and housing inspectors mainly through elimination of the administrative step in the issuance of the 9,000 violation notices per year. Using a fiber-based wireless network, field inspectors input data through the use of hand held devices. This information is then transmitted to the backend data system for record storage and retrieval. By decreasing the need to have inspectors return to the office and enter data, 4 of the 8 administrative persons in the code enforcement section can now be reassigned to other duties. Already the summer back log of 500-600 permits in the permitting section has been eliminated.

The elimination of this job back log allows this department to promptly address current needs of homeowners, neighbors, and community development corporations. Inspectors are able to spend more time in the field (approximately 48,000 hours per year). There are currently 30 Community Development corporations now able to have real-time access to information on homes and buildings in their communities. Condemnations, board-ups and demolition information are accessible through this web application. Inspectors are able to access all property records from the field through wireless connections.

Instead of the City's housing court and violation department citing certain homes, they will make strong referrals to low-interest loan programs and grants through our online resource and referral system.

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[13] http://www.city.cleveland.oh.us

7.0   <u>Program Expansion</u>

Elements of the BIH program are being implemented in a large scale community technology program titled "The Cleveland Digital Community Initiative." The Digital Community Initiative aims to train 30,000 Clevelanders over the next five years. The first phase of the project, funded by the Department of Housing and Urban Development's Empowerment Zone Program[14], is already underway and titled CLIMB (Computer Learning In My Back Yard). The CLIMB program includes components of the BIH model: computer training, financial literacy, computer ownership, and the Digital Access Loan. The Digital Community Initiative and CLIMB allow the spirit and work of BIH to continue.

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[14] http://www.hud.gov

8.0   Computer Training Flyer

Computer Classes

Classes are held once a week for 10 weeks.

Level I is for beginners and will help you understand the parts of the computer, using the keyboard, exploring the Internet, sending e-mail and word processing.

Wednesdays, January 11, 10 weeks 10 am—Noon at 4008 St. Clair
Wednesdays, January 11, 10 weeks 6 pm — 8 pm at 4008 St. Clair

Level II is a little more advanced and will also teach you Excel spreadsheets as well as PowerPoint presentations.

Tuesdays, January 10, 10 weeks, 10 am – Noon at 4008 St. Clair
Tuesdays, January 10, 10 weeks, 6 pm - 8 pm at 4008 St. Clair

The registration fee is only $10 for materials.

Registration and an orientation are required!

Please call (216) 881-8443, ext. 1 for more information.

CLEVELAND
Housing Network, Inc.

8.1   Money Management Flyer

MY MONEY

This 8 week series of classes helps you gain control of your finances.

THIS VERY POPULAR SERIES COVERS THE FOLLOWING:

MONEY MANAGEMENT

- IDENTIFY YOUR SPENDING LEAKS AND TRIGGERS
- GET A BETTER HANDLE ON YOUR MONEY AND REACH YOUR GOALS
- LOTS OF CLASS DISCUSSION AND ROLE PLAYING WILL HELP YOU TO SORT OUT YOUR OPTIONS AND TAKE CHARGE OF YOUR FINANCES.

CREDIT

- OBTAIN A COPY OF YOUR CREDIT REPORT
- LEARN HOW TO IMPROVE YOUR CREDIT SCORE

SAVING & INVESTING

- YOU DO NOT HAVE TO HAVE A LOT OF MONEY TO HAVE A SAVINGS PLAN
- EXPLORE CD'S, MONEY MARKEY, MUTAL FUNDS AND RETIREMENT PLANS

BANKING

Sponsored by **KeyBank**

- OBTAIN A COPY OF YOUR CHEX SYSTEMS REPORT
- LEARN HOW TO BALANCE YOUR CHECKBOOK
- LEARN HOW YOU CAN OPEN A CHECKING ACCOUNT EVEN IF YOU WERE STOPPED BY CHEX SYSTEMS IN THE PAST

Classes held at the Cleveland Housing Network Community Training Center
4008 St. Clair Avenue
Cleveland, Ohio 44103

To register for class call:
(216) 881-8443 ext. 1   **OR**
_Online: www.chnnet.com
FREE AND OPEN TO EVERYONE!

The next classes will be held:

Wednesdays - January 4, 11, 18, & 25 from 10 am - Noon

Wednesdays - February 1, 8, 15 & 22 from 10 am - Noon

Wednesdays - March 1, 8, 15 & 22 from 6 pm - 8 pm

Wednesdays - April 5, 12 19 & 26 from 6 pm - 8 pm